

## REMARKS

This amendment is responsive to the Office Action mailed December 22, 2004 and the Examiner's Interview held between Examiner Sally Shih, Primary Examiner Hani M. Kazimi and the undersigned at the Patent Office on March 11, 2004.

Claims 1-53 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wong et al. in view of Boesch et al. Applicant has amended the independent claims in the manner discussed in the above-referenced Examiner Interview. In the Examiner Interview, it was agreed that these amendments overcome this current 103(a) rejection of the claims and that the Examiner would perform an updated search prior to responding to this filing. It was further agreed that the Wong et al. and Boesch et al. references actually teach away from the invention as claimed and would not therefore be acceptable references with which to combine any new references identified during the updated search. Finally, Examiner Shih said she would contact me if, after conducting the updated search, she intended to reject the claims under a new basis of rejection in another office action (instead of a Notice of Allowance).

Applicant notes that these amendments do not add any new matter and indeed were in the claims in some form as originally filed. It is believed that the combination of elements presented in the claims is novel and unobvious in the art known to Applicant. The background process runs on the personal computing device while a foreground process is also carried out on the personal computing device used by a user; the references cited do not teach, suggest, disclose or render obvious this recitation. The background process monitors entries to the personal computing device by the user. Upon recognition of what may be an instance of a credit card transaction, the background process receives verification that the instance is actually an instance of a credit card transaction before auto populating the web page with data stored in the user's profile; this verification is not verification of the actual credit card number entered. None of the cited references teach, suggest, disclose or obviate these recitations of the claims. Information describing the credit card transaction can be stored in a database accessible and controlled by the personal computing device. In this way, the user maintains control over his

personal information, as described in the specification at length. It is noted that the references cited do not allow the user control over his database information.

Applicant notes that there are many further distinctions between the claimed invention and the cited reference. These distinctions were explained at length in the previously filed responses and are renewed here as well. Applicant respectfully requests that the Examiner review these points, as well as the ones discussed above, and be mindful of them in conducting the updated search.

The undersigned notes that many other distinctions exist between the cited reference and the invention as originally claimed and as amended. However, in view of the clear distinctions pointed out above, further discussion of these deficiencies is believed to be unnecessary at this time; failure to address each point raised in the Office Action should accordingly not be viewed as accession to the Examiner's position. Also, no amendment made was for the purpose of narrowing the scope of any claim unless an argument has been made herein that such amendment has been made to distinguish over a particular reference or combination of references. In view of this communication, all claims are believed to be in condition for allowance and such is respectfully requested at an early date.

A Notice of Allowance is not respectfully requested for pending claims 1-53. The undersigned respectfully requests a further interview with the Examiner in the event all claims are not found allowable in view of the present response. The undersigned can be reached at the telephone number below.

Respectfully submitted,



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301-668-3073  
Dated: March 16, 2004

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